

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Elizabeth A. Antenucci</u> | Social Security number or ITIN | xxx-xx-6381 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Gregory J. Antenucci</u> | Social Security number or ITIN | xxx-xx-4491 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 15-27141-VFP | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth A. Antenucci

11/10/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth A. Antenucci
Gregory J. Antenucci
Debtor(s)

Case No. 15-27141-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 10, 2020

User: admin
Form ID: 3180WJ1

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ++++ | Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Elizabeth A. Antenucci, Gregory J. Antenucci, 288 Stanton Street, Rahway, NJ 07065-3124 |
| cr | + Elizabeth NJ Firemens Federal Credit Union, 411 Irvington Avenue, Elizabeth, NJ 07208-2044 |
| cr | + Seterus, Inc. as the authorized subservicer for Fe, PO Box 1047, Hartford, CT 06143-1047 |
| 515732985 | + Atlantic Credit Finance c/o Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229 |
| 515732984 | + Atlantic Credit and Finance Unit LLC, Successor c/o, Morgan, Bornstein & Morgan, 1236 Brace Road ste K, Cherry Hill, NJ 08034-3229 |
| 515732986 | + Chase Bank USA., NA c/o, ARS National Services Inc, Po Box 469046, Escondido, CA 92046-9046 |
| 515732988 | + Elizabeth, NJ Firemen's FCU, 411 Irvington Avenue, Elizabeth, NJ 07208-2044 |
| 515732989 | ++++ MIDLAND FUNDING LLC ASSIGNEE OF GE CAPIT, RETAIL BANK C/O LEONARD H. FRANCO JR, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415 address filed with court:, Midland Funding LLC assignee of GE Capit, Retail Bank c/o Leonard H. Franco Jr, 1037 Raymond Boulevard Ste 710, Newark, NJ 07102 |
| 515898195 | + Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011 |
| 515732990 | ++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, Po Box 2008, Grand Rapids, MI 49501 |
| 515903042 | + Seterus, Inc., Attn: Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318 |
| 515732992 | US Department of Education, National Payment Center, Po Box 790336, St Louis, MO 63179-0336 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 10 2020 22:32:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Nov 10 2020 22:32:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 515732987 | EDI: JPMORGANCHASE | Nov 11 2020 02:18:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 515732991 | + EDI: RMSC.COM | Nov 11 2020 02:18:00 | SYNCB/GAPDC, Po box 965005, Orlando, FL 32896-5005 |
| 516019926 | EDI: ECMC.COM | Nov 11 2020 02:18:00 | US Department of Education, P O Box 16448, Saint Paul MN 55116-0448 |

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-2

User: admin

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Date Rcvd: Nov 10, 2020

Form ID: 3180WJ1

Total Noticed: 17

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Bruce W. Radowitz | on behalf of Debtor Elizabeth A. Antenucci torreso78@gmail.com r45676@notify.bestcase.com |
| Bruce W. Radowitz | on behalf of Joint Debtor Gregory J. Antenucci torreso78@gmail.com r45676@notify.bestcase.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Michael R. DuPont | on behalf of Creditor Elizabeth NJ Firemens Federal Credit Union dupont@redbanklaw.com dana@redbanklaw.com |
| Rebecca Ann Solarz | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com |
| Robert P. Saltzman | on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org |

TOTAL: 6